

CLAIMS

We claim:

1. A method comprising the steps of:

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- a) determining through operation of an automated banking machine, data corresponding to an entity with which a customer operating the machine has an account;
- b) providing through an output device on the automated banking machine at least one output uniquely corresponding to the entity with which the customer has the account.

2. The method according to claim 1 wherein step (a) includes reading indicia with a reading device in operative connection with the banking machine.

3. The method according to claim 2 wherein step (a) includes reading indicia on a card with a card reader in connection with the automated banking machine.

4. The method according to claim 1 wherein step (b) includes providing at least one visual output corresponding to the entity through the output device.

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5. The method according to claim 4 wherein step (b) includes processing at least one document through a browser operating in a computer in operative connection with an automated banking machine.

6. The method according to claim 5 wherein in step (b) the at least one document is determined responsive to the data determined in step (a).

7. The method according to claim 6 and prior to step (b) further comprising the step of:

accessing the at least one document at a system address, wherein the system address is determined responsive to the data determined in step (a).

8. A method comprising the steps of:

- a) reading card indicia on a card presented by a customer to an automated banking machine, the card indicia including entity data corresponding to an entity with which the customer has an account;
- b) resolving network address data with the banking machine responsive to the entity data and data stored in a data store;

- c) operating a browser in the banking machine responsive to the resolved network address data, to access at least one network address in a network, wherein the network address accessed corresponds to an address of a server adapted to deliver documents corresponding to the entity with which the customer has the account.

9. The method according to claim 8 wherein the banking machine includes an output device, and further comprising the steps of processing at least one document corresponding to the entity with which the customer has the account from the server, and providing at least one output through the output device responsive to the at least one document.

10. The method according to claim 9 wherein the output device comprises a display, and wherein in the providing step the output includes a visual output.

11. The method according to claim 8 wherein the automated banking machine includes at least one transaction function device, and wherein at least a first one of the documents includes at least one instruction which is operative to cause operation of the transaction function device, and further comprising the step of processing the first document with the browser and operating the transaction function device responsive to the at least one instruction in the first document.

12. The method according to claim 8 and further comprising the steps of:

- d) providing a plurality of servers, one for each of a plurality of entities with which a plurality of users of the automated banking machine have accounts, each server being in operative connection with a network and having a corresponding network address, each server being adapted to deliver at least one document corresponding to the entity with which it is associated;

repeating steps (a) through (c) for each card presented by a customer at the automated banking machine, whereby each customer card is operative to cause the browser to connect to the server including the at least one document corresponding to the entity with which the customer has their account.

13. The method according to claim 12 wherein the automated banking machine includes a display in operative connection with the browser, and wherein the documents include instructions for producing at least one screen uniquely associated with the corresponding entity, and wherein in step (c) the browser is operative responsive to the instructions in the documents to cause to be produced on the display the at least one screen uniquely associated with the entity with which the customer has their account.

14. The method according to claim 8 wherein the automated banking machine is operated by a further entity, and further comprising the steps of:

- d) charging the account of the customer a transaction fee for use of the automated banking machine operated by the further entity;
- e) sharing between the entity and the further entity at least a portion of the transaction fee.

5 15. The method according to claim 8 and further comprising the step of:

- d) accessing with a browser a plurality of documents from the server associated with the entity with which the customer has the account;
- e) accessing with a browser operating in the automated banking machine at least one advertising document from a further server operated by an advertising entity;
- f) processing the advertising document with a browser to produce advertising content through an output device in operative connection with the automated banking machine.

15 16. The method according to claim 15 wherein the automated banking machine is operated by a further entity, and further comprising the step of:

- g) making a payment by the advertising entity to the further entity, whereby the further entity operating the automated banking machine is compensated for having the advertising entity present advertising content on the banking machine.

5 17. The method according to claim 15 wherein step (e) is executed during step (d).

18. The method according to claim 15 wherein in step (d) at least one document is accessed with a first browser operating in the banking machine, and wherein in step (e) at least one document is accessed with a second browser operating in the banking machine.

19. An apparatus comprising:

a plurality of institution servers, each institution server associated with one of a plurality of financial institutions, wherein each institution server has at least one unique network address, and wherein each institution server is operative to deliver at least one document associated with the respective institution;

a network in operative connection with each of the plurality of institution servers;

at least one automated banking machine, wherein the banking machine includes a computer having a browser operating therein, a card reader and an output device in operative connection with the computer;

wherein the automated banking machine is operative responsive to reading card indicia on a card read by the card reading device, to cause the browser to connect through the network to a network address of an institution server corresponding to the card indicia.

20. The apparatus according to claim 19 wherein the browser is operative to process at least one document from the institution server and to provide an output responsive to the document through the output device on the banking machine.

21. The apparatus according to claim 19 wherein the browser is operative to process at least one document from the institution server, wherein the banking machine includes at least one transaction function device, and wherein the document includes at least one instruction for enabling operation of the transaction function device, and wherein the transaction function device is enabled to operate responsive to the browser processing the document.

22. The apparatus according to claim 21 wherein the transaction function device includes a sheet dispenser, and wherein the document includes at least one sheet dispenser

instruction, and wherein the sheet dispenser is enabled to dispense at least one sheet responsive to the browser processing the document.

23. The apparatus according to claim 19 wherein the card indicia includes a BIN number, and wherein the automated banking machine is operative to resolve the network address responsive to the BIN number.

24. The apparatus according to claim 19 and further comprising at least one advertising server in operative connection with the network, wherein the advertising server has at least one unique network address, and wherein the advertising server is operative to provide at least one advertising document, and wherein the computer is programmed to operate to cause the browser to access the advertising document from the advertising server, wherein the computer is operative to output advertising content through the output device responsive to the advertising document.

25. The apparatus according to claim 24 wherein the automated banking machine includes at least one transaction function device in operative connection with the computer, and wherein the computer is operative to cause the browser to process at least one document from the institution server, and wherein the document from the institution server includes device instructions, and wherein the computer is adapted to enable the transaction function device to operate responsive to the device instructions, and wherein the computer operates to cause the

advertising content to be output through the output device during operation of the transaction function device.

26. The apparatus according to claim 25 wherein the transaction function device includes a note dispenser, and wherein the advertising content is output during operation of the note dispenser.

27. The apparatus according to claim 24 wherein the computer includes a first browser and a second browser operating therein, and wherein the computer operates the first browser to access the institution server and the second browser to access the advertising server.

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